

Information to identify the case:

Debtor 1	<u>Linda L. Vegas</u>	Social Security number or ITIN	xxx-xx-3926
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	19-26029-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Linda L. Vegas

6/10/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Linda L. Vegas
Debtor

Case No. 19-26029-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Jun 10, 2022

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2022:

Recip ID	Recipient Name and Address
db	+ Linda L. Vegas, 4349 Gladwyn Avenue, Pennsauken, NJ 08109-3305
aty	+ Stern Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
518417602	+ Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
518417608	+ Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992
518417613	+ Pedro Lopez, 4349 Gladwyn Avenue, Pennsauken, NJ 08109-3305
518417618	+ South Jersey Gastroenterology, 406 Lippincott Dr, Ste E, Marlton, NJ 08053-4168
518508614	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518417619	+ Stephanie C. Lopez, 4349 Gladwyn Avenue, Pennsauken, NJ 08109-3305
518496035	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO BOX 130000, Raleigh, NC 27605-1000

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 10 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 10 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 10 2022 20:37:00	Carrington Mortgage Services, LLC, 1600 South Douglass Rd, Anaheim, CA 92806-5951
518519856	Email/PDF: resurgentbknofications@resurgent.com	Jun 10 2022 20:40:42	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518417598	+ EDI: CAPITALONE.COM	Jun 11 2022 00:28:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518417599	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 10 2022 20:37:00	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730
518417600	+ EDI: CCS.COM	Jun 11 2022 00:28:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
518417601	+ Email/PDF: creditonebknofications@resurgent.com	Jun 10 2022 20:40:40	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
518417605	EDI: BLUESTEM	Jun 11 2022 00:28:00	Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
518417606	+ EDI: AMINFOFP.COM	Jun 11 2022 00:28:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518478356	EDI: JEFFERSONCAP.COM	Jun 11 2022 00:28:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518417607	EDI: JEFFERSONCAP.COM	Jun 11 2022 00:28:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303

District/off: 0312-1

User: admin

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518428568	Email/PDF: resurgentbknotifications@resurgent.com	Jun 10 2022 20:40:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518417611	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 10 2022 20:40:49	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
518443279	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 10 2022 20:40:37	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518417612	+ Email/Text: Bankruptcies@nragroup.com	Jun 10 2022 20:39:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
518474381	+ EDI: JEFFERSONCAP.COM	Jun 11 2022 00:28:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518417615	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jun 10 2022 20:38:00	Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0001
518454113	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 10 2022 20:39:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
518417616	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 10 2022 20:39:00	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
518510290	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 10 2022 20:37:00	The Bank of New York Mellon, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
518417621	+ EDI: WFFC.COM	Jun 11 2022 00:28:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518417603	*+	Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
518417604	*+	Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
518417609	*+	Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992
518417610	*+	Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992
518417614	*+	Pedro Lopez, 4349 Gladwyn Avenue, Pennsauken, NJ 08109-3305
518417617	*+	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
518417620	*+	Stephanie C. Lopez, 4349 Gladwyn Avenue, Pennsauken, NJ 08109-3305
518417622	*+	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2022

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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Date Rcvd: Jun 10, 2022

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Total Noticed: 31

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2022 at the address(es) listed below:

Name	Email Address
Andrew Thomas Archer	on behalf of Debtor Linda L. Vegas aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee Et Al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee Et Al... rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6